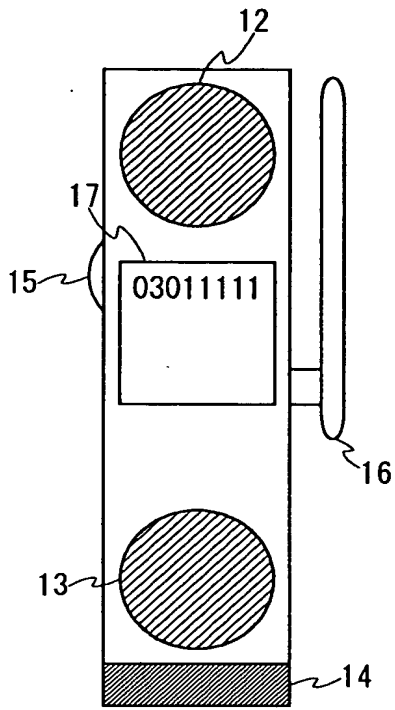
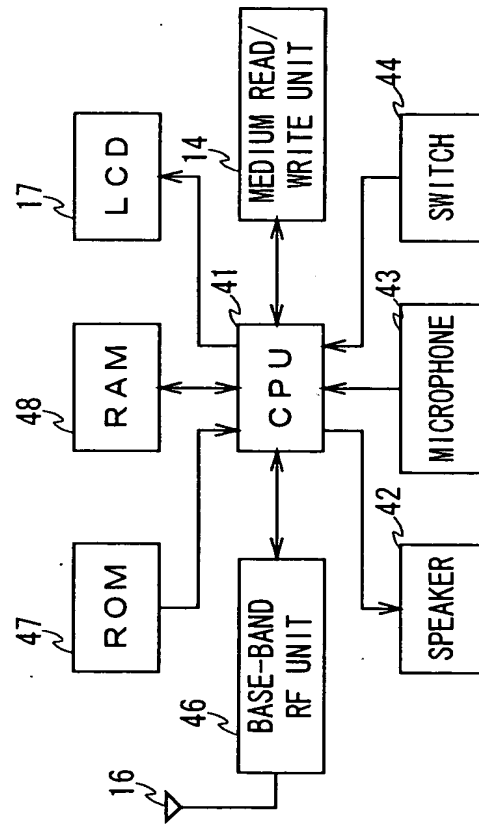


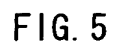
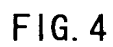
FIG. 1

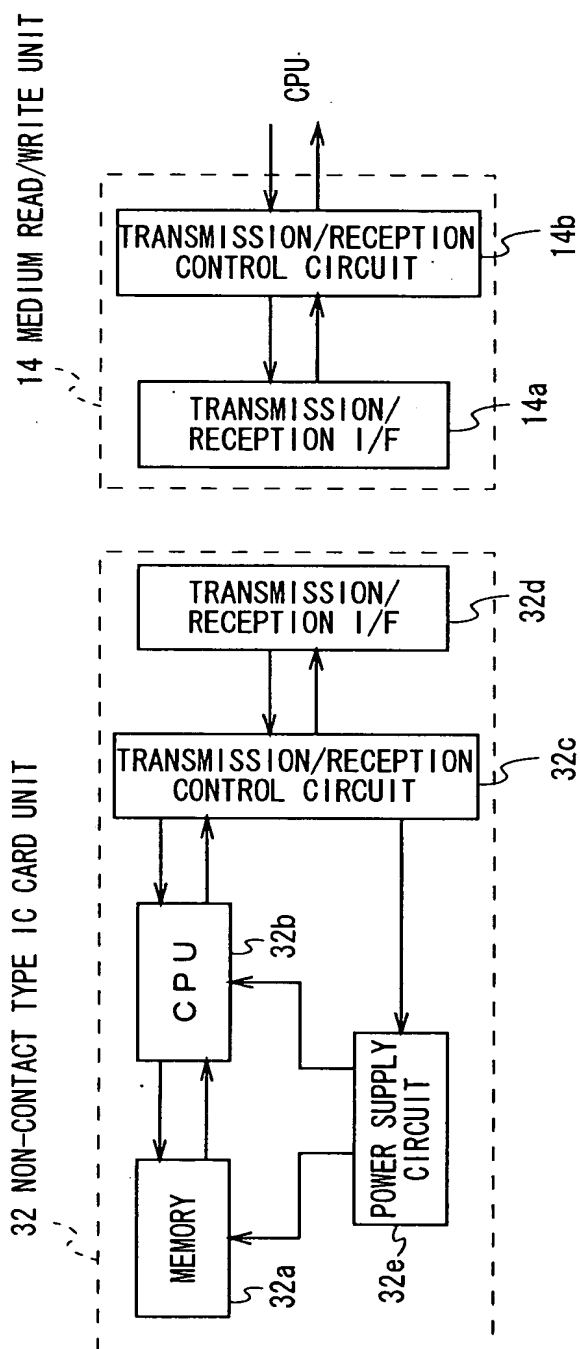


11 COMMUNICATION TERMINAL APPARATUS

FIG. 2







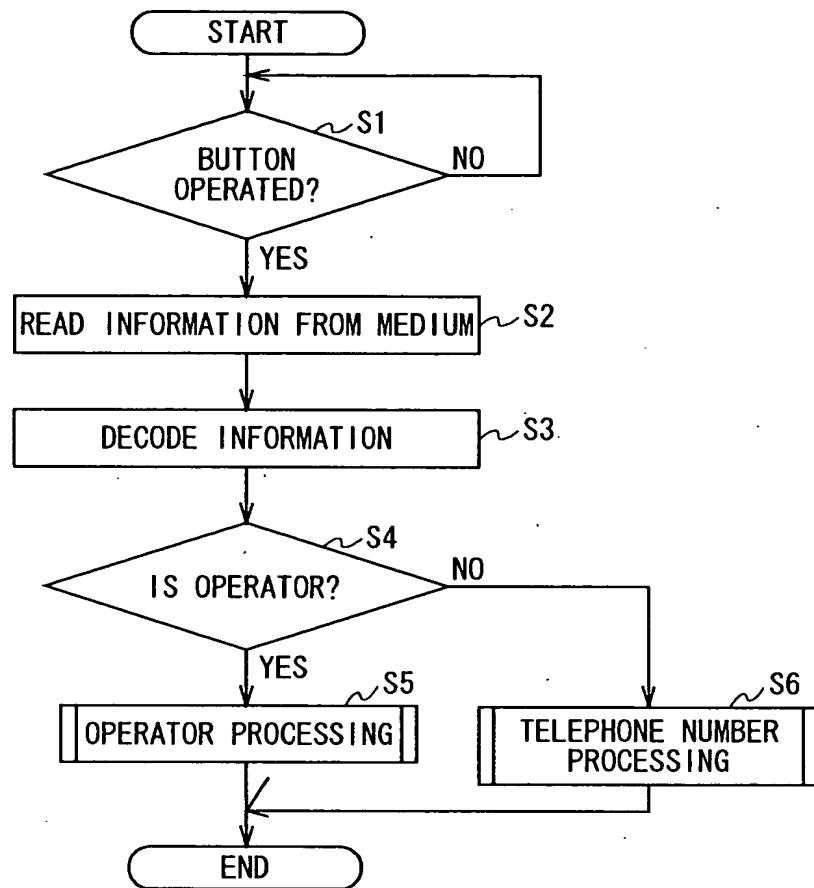


FIG. 7

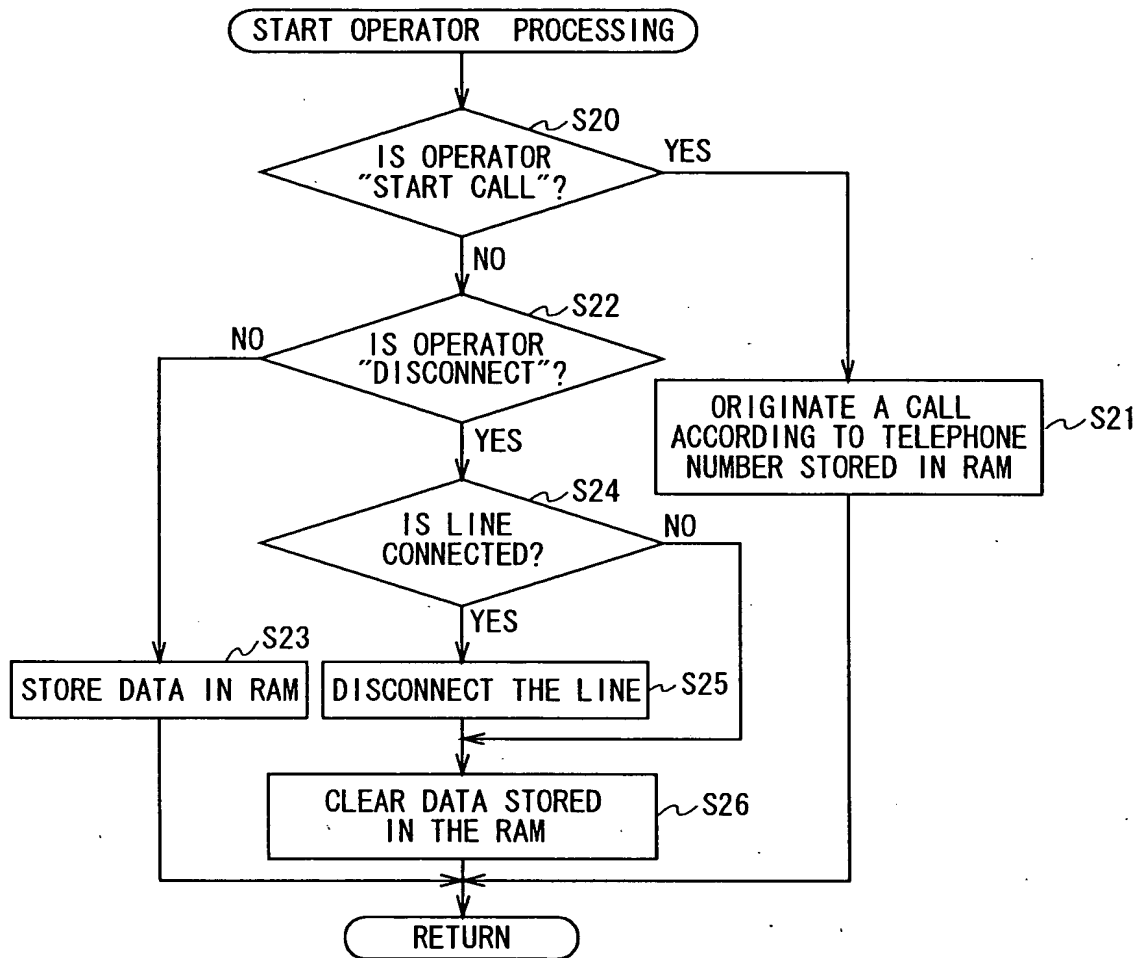


FIG. 8

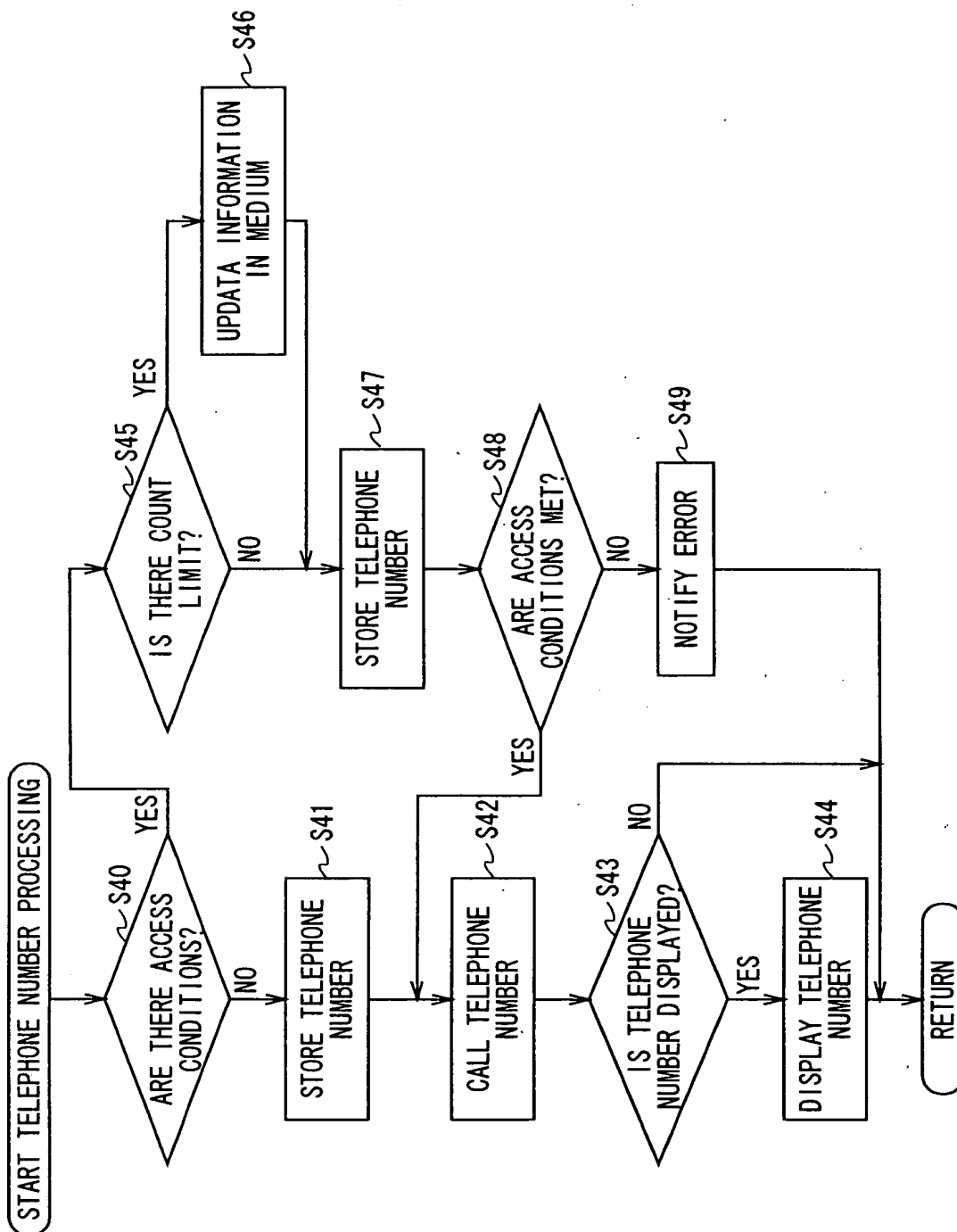


FIG. 9

DESCRIPTION OF SYMBOLS

11 ... Communication terminal apparatus, 12 ... Speaker unit, 13 ... Microphone unit, 14 ... Medium read/write unit, 15 ... Button, 16 ... Antenna, 17 ... LCD, 20 ... Pocketbook, 21, 22 ... Seal-like medium, 41 ... CPU, 42 ... Speaker, 43 ... Microphone, 44 ... Switch, 46 ... Base-band RF unit, 47 ... ROM, 48 ... RAM.

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